

Dear Consumer,

The Montana Department of Justice's Office of Consumer Protection is alerting Montanans about a recent data breach reported by credit reporting company Equifax. On Thursday September 7, 2017, the company announced that the personal information of 143 million Americans may have been accessed by hackers. Customer details that were potentially accessed between mid-May and July include names, Social Security numbers, credit card numbers, bank accounts, and other personal documents.

To find out if you may have been affected by this data breach, visit: <https://www.equifaxsecurity2017.com/> or call toll free 866-447-7559. You will need to provide Equifax with your last name and last six digits of your social security number to see if your personal information has been compromised.

Equifax has made important adjustments to handle the aftermath of the breach:

- Consumers can immediately determine whether they were affected by the breach, using Equifax's website: <https://www.equifaxsecurity2017.com/>
- For consumers who choose to accept Equifax's offer of one-year of free credit monitoring/identify theft protection, according to Equifax, the arbitration clause contained in their service contract will not prevent consumers from filing individual or class-action lawsuits against Equifax for the data breach.
- And an expanded call center with over 2,000 agents is also being established.

There are additional steps individual consumers can take to educate and protect themselves. Below are some suggestions:

- **Consumers should routinely check their bank and credit card activity.** This is a healthy consumer habit whether a data breach occurs or not. In the weeks and months that follow a data breach, closely monitoring your account activity can be especially important in order to spot any unauthorized activity that may be occurring on your accounts.
- Consumers should read information developed by the FTC that relates to the Equifax breach specifically. This information can be found at <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-do>
- Consumers should become generally familiar with the information on the FTC's data breach website at www.identitytheft.gov/databreach
- In the event someone misuses your personal and/or financial information, consumers should consider initiating a "fraud alert." Information on how to do this can be found at <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
- Consumers can get a free copy of their credit report yearly by visiting www.AnnualCreditReport.com. See also this [video](#) from the FTC.
- Some consumers may choose to place a 'security freeze' on their credit files. A security freeze allows consumers to "lock up" their credit information so no one can access it without the consumer's permission. This prevents would-be thieves from falsely using a consumer's identity to take out a mortgage, obtain a new credit card or get financing by preventing potential creditors from accessing that consumer's credit report. Security freezes are effective and inexpensive, however, consumers should educate themselves before they initiate a security freeze. Information and form letters to obtain a security freeze can be found at <https://dojmt.gov/consumer/identity-theft/>.